Bankers' Committee in West Bengal are given below :

Outstanding Advances

(Amount in Rs. crore)

	Year	Priority Sector					
		Agriculture Sector	Industries Sector	Service Sector	Priority Sector Total	Non Priority Sector Total	Grand Total
1.	Year ended 31.03.94	885.01	1634.12	1097.52	3616.65	7104.42	10721.07
2.	Year ended 31.03.95	966.44	1920.16	1152.77	4039.37	8550.58	12589.95
3.	Year ended 31.03.96	1065.62	2019.05	1293.01	4377.68	10066.03	14443.71
4.	Half Year ended 30.09.96 (Provisional)	1225.46	2261.33	1512.82	4999.61	11552.88	16552.49

Outstanding Advances as Percentage of Total Deposits

	Year	Priority Sector					
		Agriculture Sector	Industries Sector	Service Sector	Priority Sector Total	Non Priority Sector Total	Grand Total
1.	Year ended 31.03.94	4.11	7.59	5.09	16.79	32.99	49.79
2.	Year ended 31.03.95	4.01	7.96	4.78	16.75	35.48	52.24
3.	Year ended 31.03.96	3.91	7.40	4.74	16.05	36.94	53.00
4.	Half Year Ended 30.09.96 (Provisional)	3.81	7.03	4.70	15.54	35.93	51.48

[Translation]

Integrated Handloom Village Development Scheme

465. SHRI SHIVRAJ SINGH

SHRIMATI BHAVNABEN DEVRAJ BHAI CHIKHALIA

Will the Minister of TEXTILES be pleased to state :

(a) whether the Government propose to cover more villages under the Integrated Handloom Village Development Scheme during the current year;

(b) if so, the details thereof, State-wise; and

(c) if not, the reasons therefor?

THE MINISTER OF TEXTILES (SHRI R.L. JALAPPA): (a) Yes, Sir.

(b) and (c). There is no specific State-wise target set under the Scheme. Sanction of Projects are considered on the basis of proposals received from the State Government.

Foreign Exchange Reserve

466. SHRI KACHARU BHAU RAUT : Will the Minister of FINANCE be pleased to state :

(a) the present position of foreign exchange reserve of the country; and

(b) the amount of foreign exchange earned through exports during the last year?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) India's foreign exchange reserves including gold and SDRs amounted to US $ 23,768 million on November 8, 1996.

(b) As per the quick estimates of balance of payments, the amount of foreign exchange earned through exports during the year 1995-96 is placed at US $ 32,467 million.

[English]

Loan at Concessional Rates to SSI

467. SHRI PANKAJ CHOWDHARY : Will the Minister of FINANCE be pleased to state :

(a) whether the Government have recently reduced the amount of loans available at concessional rates to the small scale industrial sector;

(b) if so, the reasons therefor;

(c) whether the Government propose to review its decision keeping in view its adverse effect on the trade activities in the country, and

(d) if not, the reasons therefor?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM) : (a) to (d). The Reserve Bank of India (RBI) has reported that no decision has been taken recently by it to reduce the amount of loans to small scale industrial (SSI) sector at concessional rates. However, as a measure of rationalising the interest rate structure lending rates have been linked to the size of the loan way back in 1990. The existing lending rates for SSI are as under :

	Credit Limits	Rate of Interest
(i)	Upto and inclusive of Rs. 25,000/-	12% per annum
(ii)	Over Rs. 25,000/- and upto Rs. 2 lakhs	13.5% per annum
(iii)	Over Rs. 2 lakhs	Banks are free to determine the interest rate.

Bank Frauds

468. SHRIMATI GEETA MUKHERJEE : Will the Minister of FINANCE be pleased to state :

(a) whether in view of the increasing incidents of frauds in nationalised banks, Government propose to set up an independent audit commission for banks on the lines of comptroller and Auditor-General;

(b) if so, the details thereof; and

(c) if not, the other alternate steps proposed to be taken to check such large scale frauds in banks?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM) : (a) No, Sir.

(b) Does not arise

(c) Statutory Audit, Concurrent Audit, on-site inspection and off-site inspection by RBI are some of the checks in existence at present. In order to strengthen the supervision of commerical banks, a Board of Financial Supervision has been set up by the Reserve Bank of India. The existing system relating to the formulation of audit policy and appointment of auditors is consistent with international standards. Audit Committees of the Boards of public sector banks examine cases of frauds, problems of house keeping which may lead to frauds, inspections, internal control Systems and follow-up action on RBI's inspection reports. In addition, the Board for Financial Supervision has set up a sub-committee on Audit to determine the criteria for appointment of auditors and for strengthening the Concurrent Audit system.

[Translation]

Illegal Extraction of Coal

469. PROF. RITA VERMA : Will the Minister of COAL be pleased to state :

(a) the number of complaints received by the Government regarding illegal extraction of coal from the closed mines of BCCL and the number of cases registered with the police stations during the last three years;

(b) the reasons for closure of the above mentioned mines and the time by which these are lying closed; and

(c) the action taken against the persons responsible for such illegal extraction of coal?

THE MINISTER OF STATE OF THE MINISTRY OF COAL (SHRIMATI KANTI SINGH) : (a) As per the information received from Coal India Limited, there has been no illegal extraction of coal from the mines closed during the last three years in Bharat Coking Coal Limited (BCCL). Therefore, no case of illegal extraction of coal from the closed mines was registered with the police stations by BCCL and no action was taken against the persons responsible for this type of illegal extraction.

(b) and (c). Does not arise in view of answer to part (a) of the question.

[English]

Pension Scheme for Employees of L.I.C.

470. SHRI VIJAY PATEL : Will the Minister of FINANCE be pleased to state :

(a) whether the Life Insurance Corporation has introduced a pension scheme for its employees;

(b) if so, the details and the date of its introduction;

(c) the categories of employees covered under this scheme;

(d) whether the pre-1986 retirees have not been covered under this scheme;

(e) whether the Government have received any representation for extending the pension scheme to pre-1986 retirees; and

(f) if so, the reaction of the Government thereto?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM) : (a) Yes, Sir.

(b) The Scheme was introduced with effect from 1.11.1993 with an option to those retiring between 1.1.1986 and 1.11.1993 to join the Scheme after returning the benefits paid, with interest. The details are contained in the LIC (Employees) Pension Rules, 1995